

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RUSSELL M SARBO
DIANA L SARBO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:12-22460

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/08/2012 and confirmed on 7/13/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|------------------------------------|------------------|-----------|
| Total Receipts | | 95,033.82 |
| Less Refunds to Debtor | 2,640.05 | |
| TOTAL AMOUNT OF PLAN FUND | 92,393.77 | |
| | | |
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 2,100.00 | |
| Trustee Fee | 3,447.17 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | 5,547.17 | |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|----------------|--------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | MIDFIRST BANK SSB* | 0.00 | 63,025.46 | 0.00 | 63,025.46 |
| | Acct: 6173 | | | | |
| | MIDFIRST BANK SSB* | 20,297.37 | 20,297.37 | 0.00 | 20,297.37 |
| | Acct: 6173 | | | | |
| | MIDFIRST BANK SSB* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6173 | | | | |
| | | | | | 83,322.83 |

| | | | | |
|----------|-----------------------------|----------|----------|------|
| Priority | | | | |
| | PAULA J CIALELLA CERASI ESQ | 2,100.00 | 2,100.00 | 0.00 |
| | Acct: | | | |
| | RUSSELL M SARBO | 0.00 | 0.00 | 0.00 |
| | Acct: | | | |
| | RUSSELL M SARBO | 708.46 | 708.46 | 0.00 |
| | Acct: | | | |
| | RUSSELL M SARBO | 1,931.59 | 1,931.59 | 0.00 |
| | Acct: | | | |

* * * N O N E * * *

| | | | | |
|-----------|-----------------------------|----------|--------|--------|
| Unsecured | | | | |
| | FIRST NATIONAL BANK OF PA** | 7,859.98 | 796.13 | 0.00 |
| | Acct: X6824 | | | 796.13 |
| | ASSET ACCEPTANCE CORP | 0.00 | 0.00 | 0.00 |
| | Acct: XXX1625 | | | |
| | ASSET ACCEPTANCE CORP | 0.00 | 0.00 | 0.00 |
| | Acct: XXX4612 | | | |
| | ASSET ACCEPTANCE CORP | 0.00 | 0.00 | 0.00 |
| | Acct: XXX6472 | | | |
| | ASSET ACCEPTANCE CORP | 0.00 | 0.00 | 0.00 |
| | Acct: XXX4719 | | | |
| | CBCS++ | 0.00 | 0.00 | 0.00 |
| | Acct: XXX0001 | | | |
| | CENTRAL PORTFOLIO CONTROL | 0.00 | 0.00 | 0.00 |
| | Acct: XXX7382 | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 7,254.29 | 734.78 | 0.00 |
| | | | | 734.78 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 4704 | | | | |
| | ASHLEY FUNDING SVCS LLC | 127.73 | 12.94 | 0.00 | 12.94 |
| | Acct: 4400 | | | | |
| | CREDIT MANAGEMENT CO | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX0013 | | | | |
| | EASTERN ACCOUNT SYSTEM | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX2734 | | | | |
| | FIDELITY PROPERTIES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX5000 | | | | |
| | GC SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX8703 | | | | |
| | AMERICAN INFOSOURCE LP AGENT FOF | 1,596.23 | 161.68 | 0.00 | 161.68 |
| | Acct: 4476 | | | | |
| | JAMESON HEALTH SYSTEM | 3,691.05 | 373.86 | 0.00 | 373.86 |
| | Acct: 4442 | | | | |
| | JAMESON HEALTH SYSTEM | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX3288 | | | | |
| | LVNV FUNDING LLC | 5,949.60 | 602.62 | 0.00 | 602.62 |
| | Acct: 9914 | | | | |
| | LVNV FUNDING LLC | 2,270.18 | 229.95 | 0.00 | 229.95 |
| | Acct: 7607 | | | | |
| | MIDLAND FUNDING LLC | 373.80 | 37.86 | 0.00 | 37.86 |
| | Acct: 3199 | | | | |
| | NCO FINANCIAL SYSTEMS INC(*)++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX2751 | | | | |
| | NCO FINANCIAL SYSTEMS INC(*)++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX8412 | | | | |
| | NORTHLAND GROUP INC. | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX6567 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX1779 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX2026 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX4064 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX6733 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX7666 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX7087 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX9180 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX7798 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX5083 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX1770 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX5763 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX0157 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX1663 | | | | |
| | PENN CREDIT CORP | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX3363 | | | | |
| | QUANTUM3 GROUP LLC AGNT - CAPIO F | 35.00 | 3.55 | 0.00 | 3.55 |
| | Acct: 240P | | | | |
| | QUANTUM3 GROUP LLC AGNT - CAPIO F | 149.80 | 15.17 | 0.00 | 15.17 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 31NC | | | | |
| | QUANTUM3 GROUP LLC AGNT - CAPIO F | 35.00 | 3.55 | 0.00 | 3.55 |
| | Acct: 64OP | | | | |
| | QUANTUM3 GROUP LLC AGNT - CAPIO F | 35.00 | 3.55 | 0.00 | 3.55 |
| | Acct: 93OP | | | | |
| | FIRST NATIONAL BANK OF PA(*) | 5,411.62 | 548.13 | 0.00 | 548.13 |
| | Acct: 6635 | | | | |
| | | | | | 3,523.77 |

TOTAL PAID TO CREDITORS 86,846.60

| | |
|----------|-----------|
| TOTAL | 0.00 |
| CLAIMED | 0.00 |
| PRIORITY | 20,297.37 |
| SECURED | 34,789.28 |

Date: 10/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeclf@chapter13trusteevdpa.com

Certificate of Notice Page 5 of 7
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RUSSELL M SARBO
DIANA L SARBO
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:12-22460

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Russell M Sarbo
 Diana L Sarbo
 Debtors

Case No. 12-22460-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db/jdb +Russell M Sarbo, Diana L Sarbo, 2417 Ruth Street, New Castle, PA 16101-5405
 cr CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 cr Citimortgage Inc., P. O. Box 14609, Irving, TX 75014
 13374187 +Apotheker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 13374189 CBCS, P.O. Box 163250, Columbus, OH 43216-3250
 13374191 Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
 13443911 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13374198 ER Solutions, Inc., PO Box 9004, Renton, WA 98057-9004
 13374196 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837
 13374199 +Fidelity Properties In, Po Box 2055, Alliance, OH 44601-0055
 13374185 +First National Bank of PA, c/o AAS Debt Recovery Inc, P.O. Box 129, Monroeville PA 15146-0129
 13374200 +First National Bank of PA, 4140 E. State Street, Hermitage PA 16148-3401
 13374202 +GC Services, 6330 Gulfton St., Houston, TX 77081-1198
 13374203 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: J.C. Christensen & Associates, Inc., P O Box 519, Sauk Rapids, MN 56379)
 13374204 Jacob Collection Group, LLC, 2623 West Oxford Loop, Oxford, MS 38655-5442
 13374205 +Jameson Care Center, 1211 Wilmington Avenue, New Castle, PA 16105-2516
 13374206 +Jameson Health Service, 1211 Wilmington Road, New Castle, PA 16105-2516
 14210921 +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
 13374210 NCO Financial Services, Po Box 13570, Philadelphia, PA 19101
 13374211 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
 13374212 +Penn Credit, 916 S. 14th St., Harrisburg, PA 17104-3425
 13374213 Penn Credit Corporation, 916 S 14th St, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscеди@recoverycorp.com Oct 27 2017 02:07:32
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13374186 E-mail/Text: EBNProcessing@afni.com Oct 27 2017 01:53:34 Afni, 404 Brock Dr., PO Box 3517, Bloomington, IL 61702-3517
 13420411 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 27 2017 02:06:31 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 13456059 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2017 02:06:59 Ashley Funding Services, LLC its successors and, assigns as assignee of LabCorp, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13374188 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 27 2017 01:53:08 Asset Acceptance Llc, Attn: Bankruptcy, Po Box 2036, Warren, MI 48090-2036
 13374190 E-mail/Text: jessicajones@cpcrecovery.com Oct 27 2017 01:54:16 Central Portfolio Control, Inc, 6640 Shady Oak Road, Ste #300, Eden Prairie, MN 55344-7710
 13374193 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 27 2017 01:54:40 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
 13374194 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 27 2017 01:54:08 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13374207 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2017 02:06:31 LVNV Funding, PO Box 740281, Houston, TX 77274-0281
 13473389 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2017 02:06:21 LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
 13456060 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 27 2017 02:06:25 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13374209 E-mail/Text: bankruptcydpt@mcmcg.com Oct 27 2017 01:53:15 Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
 13378158 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 27 2017 01:53:15 Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego CA 92108-2709
 13374214 E-mail/Text: nod.referrals@fedphe.com Oct 27 2017 01:52:12 Phelan, Hallinan & Schmieg, LLP, One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 13374215 +E-mail/Text: bankolist@praxis-financial.com Oct 27 2017 01:53:46 Praxis Financial Solutions, Inc., 7331 N. Lincoln Ave. Suite 8, Lincolnwood, IL 60712-1766
 13386601 E-mail/Text: bnc-quantum@quantum3group.com Oct 27 2017 01:52:41 Quantum3 Group LLC as agent for, Capio Partners LLC, PO Box 788, Kirkland, WA 98083-0788
 13986294 E-mail/PDF: rmscеди@recoverycorp.com Oct 27 2017 02:06:52 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: Oct 26, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MIDFIRST BANK
cr* +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
13374208* +LVNV Funding Llc, Po Box 740281, Houston, TX 77274-0281
13374192 ##CitiFinancial, PO Box 183172, Columbus, OH 43218-3172
13374195 ##+E R Solutions, Inc., 10750 Hammerly Blvd. #200, Houston, TX 77043-2317
13374197 ##+Edwin A. Abrahamsen & Associates, PC, Attn: Heather K. Woodruff, Esq., 120 N. Keyser Ave.,
Scranton, PA 18504-9701
13374201 ##Fulton, Friedman & Gullace, LLC, PO Box 2123, Warren, MI 48090-2123
13374216 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 1, * 2, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paula J. Cialella on behalf of Joint Debtor Diana L Sarbo paula@cialellalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com
Paula J. Cialella on behalf of Debtor Russell M Sarbo paula@cialellalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com
Ronda J. Winneccour cmeccf@chapter13trusteevdpa.com

TOTAL: 6